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Doc#: 0608735228 Fee: \$28.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/28/2006 10:07 AM Pg: 1 of 3

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This instrument was prepared by Julie Wysocki, AMCORE Bank, N.A., P.O. Box 1957, Rockford, Illinois 61110-0457

When recorded return to Julie Wysocki, AMCORE Bank N.A. Coml Loan Ops, P.O. Box 1957, Rockford, Illinois 61110-0457

MODIFICATION OF MORTGAGE

83-15-795JOTE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is February 28, 2006. The parties and their addresses are:

MORTGAGOR:

YAROSLAV KOT
338 S. Rollwing Road
Palatine, Illinois 60074

LENDER:

AMCORE BANK, N.A.
Organized and existing under the laws of the United States of America
5100 Northwest Highway
Crystal Lake, Illinois 60014

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated December 15, 2005 and recorded on December 22, 2005 (Security Instrument). The Security Instrument was recorded in the records of Cook County, Illinois at Document No. 0535627003 and covered the following described Property:

LOT 46 IN BLOCK 6 IN OSGOOD & MUIR'S SUBDIVISION OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 1, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN #16-01-326-047-0000

3K9

The property is located in Cook County at 820 N. California Avenue, Chicago, Illinois 60622.

2. MODIFICATION. For value received, Mortgagor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

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A. Maximum Obligation Limit. The maximum obligation provision of the Security Instrument is modified to read:

(1) Maximum Obligation Limit. The total principal amount secured by this Security Instrument at any one time will not exceed \$813,960.00. This limitation of amount does not include interest, attorneys' fees and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

B. Secured Debt. The secured debt provision of the Security Instrument is modified to read:

(1) Secured Debts. The term "Secured Debts" includes and this Security Instrument will secure each of the following:

(a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, No. 57257005725709, dated February 28, 2006, from Mortgagor to Lender, with a loan amount of \$813,960.00. One or more of the debts secured by this Security Instrument contains a future advance provision.

(b) All Debts. All present and future debts from Mortgagor to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities.

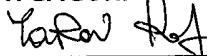
(c) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

3. CONTINUATION OF TERMS. Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

4. ADDITIONAL TERMS. Increase the maximum obligation to \$813,960.00.

SIGNATURES. By signing under seal, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

MORTGAGOR:


 _____ (Seal)
 Yaroslav Kot
 Individually

LENDER:

AMCORE Bank, N.A.
 By  _____ (Seal)

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ACKNOWLEDGMENT.

(Individual)

County OF McHenry, State OF Illinois ss.
This instrument was acknowledged before me this 28th day of February, 2006
by Yaroslav Kot.

My commission expires:

Connie J Young
(Notary Public)



(Lender Acknowledgment)

County OF McHenry, State OF Illinois ss.
This instrument was acknowledged before me this 28th day of February, 2006
by Michael J Foley -- Vice President of AMCORE Bank,
N.A., a corporation, on behalf of the corporation.

My commission expires:

Connie J Young
(Notary Public)



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